

<i>SERFF Tracking Number:</i>	<i>AEGB-126822390</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western Reserve Life Assurance Co. of Ohio</i>	<i>State Tracking Number:</i>	<i>47149</i>
<i>Company Tracking Number:</i>	<i>IUL03 1208 AR</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>Flexible Premium Adjustable Life Insurance Policy with an Index Feature</i>		
<i>Project Name/Number:</i>	<i>Flexible Premium Adjustable Life Insurance Policy with an Index Feature/IUL03 1208 AR</i>		

Filing at a Glance

Company: Western Reserve Life Assurance Co. of Ohio

Product Name: Flexible Premium Adjustable Life Insurance Policy with an Index Feature SERFF Tr Num: AEGB-126822390 State: Arkansas

TOI: L09I Individual Life - Flexible Premium Adjustable Life SERFF Status: Closed-Accepted State Tr Num: 47149
For Informational Purposes

Sub-TOI: L09I.001 Single Life Co Tr Num: IUL03 1208 AR State Status: Filed-Closed

Filing Type: Form	Author: Suzanne Voight	Reviewer(s): Linda Bird
	Date Submitted: 10/27/2010	Disposition Date: 10/29/2010
		Disposition Status: Accepted For Informational Purposes
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Flexible Premium Adjustable Life Insurance Policy with an Index Feature Status of Filing in Domicile: Pending

Project Number: IUL03 1208 AR

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/29/2010

Deemer Date:

Submitted By: Suzanne Voight

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/29/2010

Created By: Suzanne Voight

Corresponding Filing Tracking Number:

1000233, 10000234, 30822720, 30822730, 30822750

Filing Description:

Commissioner of Insurance

Arkansas Department of Insurance

Compliance - Life/Health

1200 West Third Street

Re: Western Reserve Life Assurance Co. of Ohio
NAIC #: 468-91413
FEIN #: 43-1162657
Form Number: IUL03 1208 AR – Flexible Premium Adjustable Life Insurance Policy with an Index Feature

PDF Pipeline for SERFF Tracking Number AEGB-126822390 Generated 10/29/2010 01:15 PM

SERFF Tracking Number: AEGB-126822390 State: Arkansas

Filing Company: Western Reserve Life Assurance Co. of Ohio State Tracking Number: 47149

Company Tracking Number: IUL03 1208 AR

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Premium Adjustable Life Insurance Policy with an Index Feature

Project Name/Number: Flexible Premium Adjustable Life Insurance Policy with an Index Feature/IUL03 1208 AR

4333 Edgewood Road NE 319-355-7860 [Phone]
 Cedar Rapids, IA 52449 319-355-2501 [FAX]

Filing Company Information

Western Reserve Life Assurance Co. of Ohio	CoCode: 91413	State of Domicile: Ohio
4333 Edgewood Road NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 43-1162657	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? Yes

Fee Explanation: \$50.00 retaliatory fee

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western Reserve Life Assurance Co. of Ohio	\$50.00	10/27/2010	41231057

<i>SERFF Tracking Number:</i>	<i>AEGB-126822390</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Premium Adjustable Life Insurance Policy with an Index Feature</i>		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		10/29/2010	10/29/2010

<i>SERFF Tracking Number:</i>	<i>AEGB-126822390</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Premium Adjustable Life Insurance Policy with an Index Feature</i>		
<i>Project Name/Number:</i>	<i>Flexible Premium Adjustable Life Insurance Policy with an Index Feature/IUL03 1208 AR</i>		

Disposition

Disposition Date: 10/29/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGB-126822390 State: Arkansas

Filing Company: Western Reserve Life Assurance Co. of Ohio State Tracking Number: 47149

Company Tracking Number: IUL03 1208 AR

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Premium Adjustable Life Insurance Policy with an Index Feature

Project Name/Number: Flexible Premium Adjustable Life Insurance Policy with an Index Feature/IUL03 1208 AR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Redlined copies of revisions		Yes
Form	Flexible Premium Adjustable Life Insurance Policy with an Index Feature		Yes

SERFF Tracking Number: AEGB-126822390 State: Arkansas

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Form Schedule

Lead Form Number: IUL03 1208 AR

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IUL03 1208 AR	Policy/Cont Flexible Premium ract/Fratern Adjustable Life al Insurance Policy with Certificate an Index Feature	Other	Other Explanation: Informational filing	51.300	IUL03 1208 AR W.pdf IUL03AR2 - CVAT.pdf



WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

A Stock Company

Home Office located at: Columbus, Ohio

Administrative Office located at: 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

INSURED: [JOHN DOE] **INITIAL SPECIFIED AMOUNT:** \$[25,000]

POLICY NUMBER: [110 01 SAMPLE] **POLICY DATE:** [JANUARY 1, 2009]

OWNER(S): [JOHN DOE]

WE AGREE to pay the Net Death Benefit to the Beneficiary(ies) upon receiving due proof of the Insured's death, while this Policy is In Force, and to provide You, the Owner, with the other rights and benefits of this Policy. These agreements are subject to the provisions of this Policy.

This Policy's Policy Value and Cash Surrender Value will be based on the amount, timing and frequency of premiums paid, Monthly Deductions taken and the amount of interest credited. Net Premiums are allocated into the Basic Interest Account and/or one or more Index Accounts, as elected by You. Interest is credited to the Account Options at rates not less than the Guaranteed Minimum Interest Rates shown in the Policy Specifications Pages. Excess interest may be credited to the Basic Interest Account based on rates declared by us. Excess interest may be credited to an Index Account based in part on the growth, if any, of certain securities indexes. Excess Index Interest, if any, for an Index Account Segment will only be credited as of that Segment's Ending Date. Any Excess Index Interest that might otherwise be credited as of a Segment's Ending Date will not be credited if certain activity takes place prior to the Segment's Ending Date. We may make additional Index Accounts available after we issue this Policy.

10 DAY RIGHT TO CANCEL – You may cancel this Policy by delivering or mailing a request to us or to the agent from whom it was purchased. You must return this Policy to us or to the agent before midnight of the tenth (10th) day after the day You receive it. Your request given by mail and return of this Policy by mail are effective on being postmarked, properly addressed and postage prepaid. We must return all payments made for this Policy within thirty (30) days after we receive notice of cancellation and this returned Policy.

Signed for us at our home office.

A handwritten signature in cursive script, reading 'William H. Geiger'.

SECRETARY

A handwritten signature in cursive script, reading 'Brenda Clancy'.

PRESIDENT

This Policy is a legal contract between the policyowner and the Company.

READ YOUR POLICY CAREFULLY

**FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY WITH
AN INDEX FEATURE
PREMIUMS PAYABLE WHILE THE POLICY IS IN FORCE
NET DEATH BENEFIT PAYABLE AT DEATH
NON-PARTICIPATING**

INDEX DISCLOSURES

The Global Index Account.

Excess interest credited to the Global Index Account value is based on a weighted average of changes in the Standard & Poor's 500® Composite Stock Price Index, Euro STOXX 50® and Hang Seng Index.

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- * Have any responsibility or liability for the administration, management or marketing of the Product.
- * Consider the needs of the Product or the Owners of the Product in determining, composing or calculating the Euro STOXX 50® or have any obligation to do so.

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 - * **The accuracy or completeness of the Euro STOXX 50® and its data;**
 - * **The merchantability and the fitness for a particular purpose or use of the Euro STOXX 50® and its data;**
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DEFINITIONS

When we use the following words, this is what we mean:

ACCOUNT OPTION - An account to which Net Premiums and/or Transfers may be allocated and the values of which are components of the Policy Value. The Account Options are the Basic Interest Account and the Index Account(s).

AGE - A person's age on his or her last birthday, unless otherwise specified.

BASIC INTEREST ACCOUNT - An Account Option for which the interest will be based on rates declared by the Company. The Basic Interest Account is comprised of Basic Interest Account Segments. The value of the Basic Interest Account is the sum of the values of those Segments plus any amount(s) pending application to a Basic Interest Account Segment.

BEGINNING DATE - The first Monthly Date for a Segment. The Beginning Date is reset on the Segment's Ending Date.

BENEFICIARY(IES) - The person(s) designated to receive all or a portion of the Net Death Benefit in the event of the Insured's death.

CAP - The maximum Index Change that can be used to determine the Excess Index Interest credited to an Index Account Segment. Each Index Account Segment may have a different Cap. Caps are declared by the Company at its discretion.

CASH SURRENDER VALUE - The amount available upon surrender. The Cash Surrender Value equals the Policy Value less any surrender charge and less any Indebtedness.

CURRENT INTEREST RATE - The rate at which interest will be credited to a Basic Interest Account Segment. Current Interest Rates are declared by the Company at its discretion. Different Current Interest Rates may apply to different Basic Interest Account Segments.

DEATH BENEFIT - An amount used to determine the Net Death Benefit. The Death Benefit section of this Policy explains how the Death Benefit is determined based on which Death Benefit Option is in effect. You may select either the Level or Increasing Death Benefit Option.

ENDING DATE - The date used to determine the ending value of a Segment. The Ending Date for a Segment is the last Monthly Date in its Segment Period and is the same date as the next Beginning Date. The Ending Date is reset at that time for the next Segment.

EXCESS INDEX INTEREST - Any interest credited to an Index Account Segment in excess of interest credited at the Index Account Guaranteed Minimum Interest Rate. Excess Index Interest, if any, will only be credited as of the Ending Date for the Segment.

GRACE PERIOD - The 61-day period within which You may prevent Your policy from Lapsing by paying all amounts due. The Policy will enter its Grace Period if we have not received sufficient premiums. See the Grace Period provision for details.

IMMEDIATE FAMILY - A person's spouse, child, brother, sister, parent, grandparent, or grandchild.

INDEBTEDNESS - All Policy loans, if any, and accrued loan interest.

INDEX - A securities index designated by us for use in calculating Excess Index Interest. This may include the Standard & Poor's 500® Composite Stock Price Index, Euro STOXX 50®, Hang Seng Index, or other widely published index. The current value of each Index is available by contacting us at our Administrative Office. Should the publication of an Index ever change in frequency or be discontinued, we will replace it with another appropriate widely published index, subject to any necessary prior regulatory approvals. We will notify You of any such changes.

INDEX ACCOUNT – An Account Option for which any interest in excess of the minimum guaranteed rate will be based in part on changes in the values of published Indexes. Each Index Account is comprised of Index Account Segments. The value of each Index Account is the sum of the values of those Segments, plus any amounts pending application to a Segment of that Index Account. The Global Index Account is an Index Account. A list of all of the Index Accounts in this Policy on the Policy Date appears in the Policy Specifications Pages. We may make other Index Accounts available in the future.

INDEX CHANGE – The percentage change in the applicable Index Values from an Index Account Segment's Beginning Date to its Ending Date. The Index Change will be used to determine the Excess Interest, if any. The Index Change may be determined differently for different Index Accounts.

INDEX VALUE – The value of an Index (excluding dividends) as stated by its publisher.

IN FORCE - The status of this Policy while the Insured's life remains insured under the terms of this Policy.

INSURED - The person whose life is insured under this Policy as shown on the application and on the first page of this Policy.

LAPSE – Termination of this Policy at the end of the Grace Period due to nonpayment of sufficient premiums.

LOAN RESERVE – The portion of the Policy Value transferred from the Account Options when You borrow from this Policy. The Loan Reserve is credited with interest separately from the Account Options.

MINIMUM MONTHLY NO LAPSE PREMIUM – Prior to the No Lapse Ending Date, payment of this amount will prevent the Policy from lapsing in the event the Cash Surrender Value is less than the next Monthly Deduction. The No Lapse Ending Date in effect on the Policy Date is shown in the Policy Specifications Pages. It may be extended in the event of a Reinstatement.

MONTHLY DATE – The same day of the month as the Policy Date for each succeeding month this Policy remains In Force.

MONTHLY DEDUCTION – Amount taken from the Policy Value each Policy Month equal to the monthly cost of insurance and other charges. All of these terms are explained in the Monthly Deduction provision of the Policy Value section of this Policy.

NET DEATH BENEFIT – The amount payable under the terms of this Policy when the Insured dies while it is In Force. The Death Benefit section of this Policy explains how the Net Death Benefit is determined.

NET PREMIUM – The part of a premium payment that the Owner may elect to have allocated to the Account Options. It is equal to such premium payment minus the Premium Expense Charge. The Premium Expense Charge is described in the Net Premiums provision of the General Provisions.

OWNER – The Owner (also called "You" or "Your") as shown in the application and on the first page of this Policy, unless subsequently changed as provided in this Policy. The Owner is the Insured unless otherwise stated.

POLICY ANNIVERSARY – The same day and month as the Policy Date for each succeeding year this Policy remains In Force.

POLICY DATE – The date coverage under this Policy becomes effective and the date from which Policy Anniversaries, Policy Years, Monthly Dates and Policy Months are determined.

POLICY VALUE – The sum of the values of the Account Options, plus the amount of the Loan Reserve, if any.

QUALIFIED ADDITIONAL BENEFITS – Specific benefits defined as such in section 7702 of the Internal Revenue Code.

RECORD DATE – The date this Policy is recorded on our books as an In Force Policy. The Record Date is shown in the Policy Specifications Pages.

REINSTATE – To restore coverage after this Policy has Lapsed.

SEGMENT – A component of the Basic Interest Account or of an Index Account. Premiums and Transfers are applied to Segments with Beginning Dates on the next Monthly Date.

SEGMENT PERIOD – The number of Policy Months from a Segment's Beginning Date to its Ending Date. The Segment Period may be different for each Account Option. The Basic Interest Account has a twelve-month Segment Period. The listing of Index Accounts in the Policy Specifications Pages shows the length of their respective Segment Periods. Each Segment is assigned a number corresponding to the Policy Month in which it is created.

SPECIFIED AMOUNT – An amount used to determine the Death Benefit. The Initial Specified Amount is shown in the Policy Specifications Pages. When we refer to the Specified Amount, we mean the Initial Specified Amount as increased or decreased in accordance with this Policy.

TRANSFER – Movement of part or all of the value of a Segment to or from another Account Option.

UNIT - \$1,000.00 of Specified Amount.

POLICY SPECIFICATIONS PAGES

POLICY NUMBER:	[110 01 SAMPLE]	INSURED:	[JOHN DOE]
INITIAL SPECIFIED AMOUNT:	\$(25,000]	ISSUE AGE/SEX:	[35/MALE]
MINIMUM SPECIFIED AMOUNT:	\$(25,000]	POLICY DATE:	[JANUARY 1, 2009]
DEATH BENEFIT OPTION:	[LEVEL]	RECORD DATE:	[JANUARY 1, 2009]
PLANNED PREMIUM:	\$(100.00]	NO LAPSE ENDING DATE:	[JANUARY 1, 2029]
PAYMENT FREQUENCY:	[MONTHLY]	INITIAL PREMIUM:	\$(100.00]
RATE CLASS:	[NON-TOBACCO]		
OWNER(S):	[JOHN DOE]		

POLICY CHARGE

GUARANTEED MAXIMUM:	\$12.00 per month
INITIAL:	\$(10.00] per month

GUARANTEED MINIMUM INTEREST RATE

BASIC INTEREST ACCOUNT:	2.00%
INDEX ACCOUNT:	1.00%

LOAN RESERVE INTEREST CREDITED: [2.50]%

LOAN INTEREST RATES CHARGED:

STANDARD MAXIMUM:	[3.50]%
STANDARD CURRENT:	[3.25]%
PREFERRED MAXIMUM:	[2.75]%
PREFERRED CURRENT:	[2.50]%

PREMIUM EXPENSE CHARGE

GUARANTEED MAXIMUM:	6.0%	(years 1-10)
	2.5%	(years 11 +)
INITIAL:	[6.0]%	(years 1-10)
	[2.5]%	(years 11 +)

PER UNIT CHARGE

GUARANTEED MAXIMUM:	\$ 0.22 per month (years 1-8)
	\$ 0.00 per month (years 9 +)
INITIAL:	\$(0.22] per month (years 1-8)
	\$(0.00] per month (years 9 +)

LIFE INSURANCE COMPLIANCE TEST: [Guideline Premium Test]

Premiums are payable while the Policy is In Force. It is possible that coverage will expire where either no premiums are paid following payment of the Initial Premium or subsequent premiums are insufficient to continue coverage. Changes in the interest credited to Your Policy or changes in the Policy Charges, Per Unit Charge, or monthly cost of insurance would also affect Your coverage.

THE TAX STATUS OF THIS POLICY MAY CHANGE. WE URGE YOU TO CONSULT YOUR PERSONAL TAX ADVISOR EACH YEAR REGARDING MATTERS OF POSSIBLE TAXATION.

MONTHLY DEDUCTION AND RIDER INFORMATION

TYPE OF COVERAGE	SPECIFIED AMOUNT OR BENEFIT AMOUNT	PAYABLE TO	MONTHLY DEDUCTION
BASIC POLICY	\$(25,000]	WHILE THE POLICY REMAINS IN FORCE	\$(16.51]

The charges in the Monthly Deduction column shown above are only applicable for the first Monthly Deduction taken on the Policy Date. For Monthly Deductions taken after the Policy Date, please refer to the Policy and Rider forms.

**SURRENDER CHARGES PER \$1,000
OF INITIAL SPECIFIED AMOUNT**

End of Policy Year AT ISSUE	Surrender Charge	End of Policy Year	Surrender Charge
1	\$[22.80]	6	\$[14.36]
2	[21.20]	7	[10.94]
3	[21.20]	8	[7.52]
4	[19.84]	9	[3.42]
5	[18.70]	10 +	[0.00]
	[17.78]		

TABLE OF MINIMUM MONTHLY NO LAPSE PREMIUMS

Policy Year	Minimum Monthly No Lapse Premiums	End of Year Sum of all Minimum Monthly No Lapse Premiums
1	\$[16.90]	\$[202.80]
2	[16.90]	[405.60]
3	[16.90]	[608.40]
4	[16.90]	[811.20]
5	[16.90]	[1,014.00]
6	[16.90]	[1,216.80]
7	[16.90]	[1,419.60]
8	[16.90]	[1,622.40]
9	[16.90]	[1,825.20]
10	[16.90]	[2,028.00]
11	[16.90]	[2,230.80]
12	[16.90]	[2,433.60]
13	[16.90]	[2,636.40]
14	[16.90]	[2,839.20]
15	[16.90]	[3,042.00]
16	[16.90]	[3,244.80]
17	[16.90]	[3,447.60]
18	[16.90]	[3,650.40]
19	[16.90]	[3,853.20]
20	[16.90]	[4,056.00]

INDEX ACCOUNTS*

<u>Name of Index Account</u>	<u>Index Segment Period</u>	<u>Index</u>
Global Index Account	12 months	Standard & Poor's 500® Composite Stock Price Index Euro STOXX 50® Hang Seng Index

* The Company may make additional Index Accounts available.

DEATH BENEFIT RATIOS

For the Guideline Premium Test, the Death Benefit Ratios are as follows:

Age	Death Benefit Ratios	Age	Death Benefit Ratios
0-40	2.50	61	1.28
41	2.43	62	1.26
42	2.36	63	1.24
43	2.29	64	1.22
44	2.22	65	1.20
45	2.15	66	1.19
46	2.09	67	1.18
47	2.03	68	1.17
48	1.97	69	1.16
49	1.91	70	1.15
50	1.85	71	1.13
51	1.78	72	1.11
52	1.71	73	1.09
53	1.64	74	1.07
54	1.57	75-90	1.05
55	1.50	91	1.04
56	1.46	92	1.03
57	1.42	93	1.02
58	1.38	94	1.01
59	1.34	95-99	1.00
60	1.30	100 +	1.01

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GENERAL PROVISIONS

THE CONTRACT - This Policy is issued in consideration of the application and the payment of the Initial Premium shown in the Policy Specifications Pages.

This Policy, any endorsement(s) or rider(s), and the copy of the application (including any amendments and questionnaires) attached to it contain the entire contract between You and us. Any statements made in the application (or any amendments and questionnaires) either by You or by the Insured will, in the absence of fraud, be considered representations and not warranties. Also, any written statement made either by You or by the Insured will not be used to void Your Policy nor to defend against a claim under Your Policy unless the statement is contained in the application, in an application for Reinstatement or for an increase in the Specified Amount, or in any amendments or questionnaires attached to Your Policy.

No change or waiver of any of the provisions of this Policy will be valid unless made in writing by us and signed by an officer of the Company. No agent or other person has the authority to change or waive any provision of this Policy.

Any extra benefit rider attached to this Policy will become a part of this Policy and will be subject to all the terms and conditions of this Policy unless we state otherwise in the rider.

SUICIDE – If the Insured, whether sane or insane, dies by suicide within two (2) years from the Policy Date, our liability will be limited to an amount equal to the premiums paid for this Policy, less any Indebtedness and any partial withdrawals from this Policy.

If the Insured, whether sane or insane, dies by suicide within two (2) years from the effective date of any increase in the Specified Amount, our liability for the amount of increase will be limited to the Monthly Deductions for the increase.

INCONTESTABILITY – We cannot contest this Policy, except for fraud or non-payment of premium, after it has been In Force during the lifetime of the Insured for two (2) years after the later of (1) the Policy Date and (2) the date of any Reinstatement. We may also contest this Policy for two (2) years following the effective date of any increase in the Specified Amount, but only for the amount of the increase.

ASSIGNMENT – You may assign this Policy. The assignment must be in writing and filed at our Administrative Office. We assume no responsibility for the validity or effect of any assignment of this Policy or of any interest in it. Any proceeds which become payable to an assignee will be payable in a single sum and will be subject to proof of the assignee's interest and the extent of the assignment.

MISSTATEMENT OF AGE OR SEX – If the Age and/or sex of the Insured has been misstated, the Death Benefit will be adjusted to that which would have been purchased by the most recent Monthly Deduction at the correct Age and/or sex.

BENEFICIARY – When the Net Death Benefit is payable, we will pay it to the Beneficiary(ies) named by You in accordance with this Policy. If a primary or contingent Beneficiary dies before the Insured, that Beneficiary's interest in this Policy ends with that Beneficiary's death. Only those Beneficiaries who survive the Insured will be eligible to share in the Net Death Benefit. If no Beneficiary survives the Insured, we will pay the Net Death Benefit of this Policy to You, if living, otherwise to Your estate as Beneficiary.

CHANGE OF OWNER OR BENEFICIARY - You may change the Owner or a Beneficiary by filing a request with us. If You have designated a Beneficiary irrevocably, the consent of the irrevocable Beneficiary will be required to change Your designation. A request will not be effective until we record it at our Administrative Office. After it has been so recorded, it will take effect as of the date You signed the request. However, if the Insured dies before the request has been so recorded, the request will not be effective as to those proceeds we have paid before Your request was recorded.

NON-PARTICIPATING – This Policy will not share in our surplus.

ILLUSTRATIONS – Upon request at any time, we will send You an illustration of Your Policy's benefits and values. There will be no charge for the first such illustration in a Policy Year. We reserve the right to charge a fee of \$25.00 or less for any illustration after the first in a Policy Year.

PREMIUMS – The Initial Premium is shown in the Policy Specifications Pages and is due on the Policy Date. All premiums are payable to us in advance and must be mailed to our Administrative Office or to an agent authorized by us to collect premiums. A premium receipt signed by a Company officer will be provided upon request.

PLANNED PREMIUM – The amount and frequency of the Planned Premiums are shown in the Policy Specifications Pages. However, premium payments are flexible and You may change the amount and frequency of payments. Some changes, including interruption of Planned Premium payments or reduction in the amount of Planned Premium payments, may cause Your Policy to enter the Grace Period and subsequently Lapse.

UNSCHEDULED PREMIUMS – Additional premiums may be paid at any time, provided that this Policy is In Force. We reserve the right to limit the amount of premiums that may be paid on this Policy if we determine that:

1. Such amount may exceed the amount allowable if this Policy is to continue to qualify as a life insurance contract under section 7702 of the Internal Revenue Code; or
2. Payment of a greater amount would increase the Death Benefit by more than the amount of the premium being paid (unless we are provided evidence of insurability satisfactory to us); or
3. The premium paid in any twelve-month (12) period exceeds the annual Planned Premium plus \$25,000.00.

The minimum amount of any premium that will be accepted is \$25.00.

NET PREMIUMS – A Net Premium is any premium received minus the Premium Expense Charge. The initial Premium Expense Charge applicable to this Policy is shown in the Policy Specifications Pages. We may increase or decrease the Premium Expense Charge, but we will never charge more than the Guaranteed Maximum Premium Expense Charge. Any change in the Premium Expense Charge will be applied uniformly to all members of the same Rate Class.

ALLOCATION OF PREMIUM PAYMENT – A Net Premium will be allocated to the Basic Interest Account and/or the Index Account(s) on the day the premium is received at our Administrative Office. We will allocate Net Premiums to the Account Options specified by You. Allocations of Net Premium must total 100% and no fractional percentages will be permitted. Prior to the end of any Policy Month, You may elect to change the allocation of Net Premiums for the following Policy Months. Your request for change must be received in our Administrative Office prior to the first day of the Policy Month for which the change is to become effective. Changes may not be made more than once per Policy Month.

Net Premium allocations are only applied to Account Option Segments on Monthly Dates. Allocations of Net Premiums received on other dates will be credited with interest at the applicable rates until that time. For the Basic Interest Account, the applicable rate is the Current Interest Rate. For the Index Accounts, it is the Index Account Guaranteed Minimum Interest Rate.

TERMINATION – Upon termination of this Policy according to its terms, all benefits under it will cease. This Policy will terminate on the earliest of the following:

1. The date of the Insured's death, subject to any right to receive payment of any Net Death Benefit;
2. The date this Policy Lapses; or
3. The date this Policy is surrendered, subject to any right to receive payment of any Policy proceeds.

NOTICES – All notices, selections, requests, and elections for the exercise of any right under this Policy must be in a form satisfactory to us. We may require any such notice, selection, request, or election to be in writing and signed by You.

GRACE PERIOD – Failure to pay sufficient premiums may cause this Policy to Lapse. If at any time you have not paid sufficient premiums, this Policy will enter a sixty-one (61) day Grace Period. We will send a notice to Your address as shown on our records at least thirty (30) days prior to the end of the Grace Period. If sufficient premiums are not paid by the end of the Grace Period, this Policy will Lapse. If the Insured dies during the Grace Period, we will pay the Net Death Benefit.

NO-LAPSE GUARANTEE – This Policy will enter the Grace Period if the Cash Surrender Value on any Monthly Date is not sufficient to pay the Monthly Deduction then due. However, prior to the No Lapse Ending Date shown in the Policy Specifications Pages, this Policy will not enter the Grace Period if the sum of the premiums that have been paid, less any Indebtedness and partial withdrawals, is greater than or equal to the sum of all Minimum Monthly No Lapse Premiums due on or before that Monthly Date.

NEGATIVE POLICY VALUES - As a result of Monthly Deductions, the Policy Value may become negative during a Grace Period or prior to the No Lapse Ending Date. If the Insured dies during the Grace Period while the Policy Value is negative, we will subtract from the Net Death Benefit the amount necessary to make the Policy Value zero (0). No interest will be credited while the Policy Value is negative. Any negative values must be repaid by the Owner on the No Lapse Ending Date or this Policy will enter the Grace Period and may Lapse.

CHANGES TO THE MINIMUM MONTHLY NO LAPSE PREMIUM – The Minimum Monthly No Lapse Premiums in effect on the Policy Date are shown in the Policy Specifications Pages. The Minimum Monthly No Lapse Premium will increase for each Policy Month following the date of an increase in the Specified Amount, or when an extra benefit rider is added or increased. It will decrease for each Policy Month following the date of a decrease in the Specified Amount or when an extra benefit rider is decreased or discontinued. We will notify You of the new Minimum Monthly No Lapse Premium. The No Lapse Ending Date will not be extended for any change to this Policy.

REINSTATEMENT – If this Policy Lapses, You may Reinstate it during the lifetime of the Insured. Any Reinstatement must be made within five (5) years from the Lapse date. We will require:

1. Your request to Reinstate this Policy,
2. The Insured's consent to Reinstatement,
3. Evidence of insurability satisfactory to us, and
4. Payment of the following:
 - (a) Prior to the No Lapse Ending Date, the lesser of: (i) the total Minimum Monthly No Lapse Premium from issue through the Policy Month of Lapse; plus two (2) Policy Months of Minimum Monthly No Lapse Premium; minus any premiums already paid net of any partial withdrawals and Indebtedness; or (ii) an amount sufficient to provide a Net Premium equal to one (1) Monthly Deduction due at the time of termination; plus two (2) Monthly Deductions due in advance at the time of Reinstatement; plus an amount sufficient to increase the Policy Value above the surrender charge.
 - (b) After the No Lapse Ending Date: an amount sufficient to provide a Net Premium equal to one (1) Monthly Deduction due at the time of termination; plus two (2) Monthly Deductions due in advance at the time of Reinstatement; plus an amount sufficient to increase the Policy Value above the surrender charge.

The date of Reinstatement will be the Monthly Date on or following the date the application for Reinstatement is approved by us, so long as the Insured is still living. If all the conditions for Reinstatement are satisfied, this Policy will be placed In Force again on the following basis:

1. Any unloaned Policy Value on the date of Lapse will be Reinstated.
2. The surrender charge applicable at Reinstatement will be equal to what it was at Lapse, and the surrender charge period will be extended by the length of time between Lapse and Reinstatement.
3. The cost of insurance rates will be based on the Age at Reinstatement.
4. Any Indebtedness as of the date of termination will not be Reinstated.
5. Amounts paid at the time of Reinstatement will be applied as new premiums in accordance with Your most recent premium allocation instructions.
6. The No Lapse Ending Date will be extended by the length of time between Lapse and Reinstatement.
7. Riders may be Reinstated subject to underwriting.

PARTIAL WITHDRAWALS – Cash withdrawals may be made from this Policy during the lifetime of the Insured. We must receive a withdrawal request at our Administrative Office. The Policy Value will be reduced by the withdrawal amount and a \$25.00 fee will also be deducted. The minimum withdrawal amount is \$500.00. There is no surrender charge for a partial withdrawal. If a requested withdrawal would result in the reduction of the Cash Surrender Value to less than \$500.00, the requested transaction will be considered a surrender and the Cash Surrender Value provision will apply.

You may specify in Your request the Account Options from which the withdrawal should be made. If no Account Option is specified, the withdrawal amount and the fee will be withdrawn on a pro-rata basis according to the portion of the unloaned Policy Value in each Account Option. Under each Account Option, the withdrawal amount and fee will be withdrawn from the highest numbered Segment first, and then from the next highest numbered Segment(s).

If the Death Benefit Option as shown in the Policy Specifications Pages is Level, then the Specified Amount will be reduced by the amount of the withdrawal requested. However, no withdrawal will be allowed if the resulting Specified Amount would be less than the Minimum Specified Amount as shown in the Policy Specifications Pages.

Reductions in the Specified Amount due to any partial withdrawals will be in the following order:

1. To the most recent increase in the Specified Amount.
2. To the next most recent increase and each preceding increase in the Specified Amount.
3. To the Initial Specified Amount or the current Specified Amount, if less.

We reserve the right to defer a withdrawal for the period allowed by law, but not more than six (6) months.

ANNUAL REPORT – This is a statement of the Policy's activities during the Policy Year. We will send You a report at least once a year, or as requested.

DEATH BENEFIT

NET DEATH BENEFIT – We will pay the Net Death Benefit, subject to the terms of this Policy, when the Insured dies while this Policy is In Force. We determine the amount of the Net Death Benefit as of the date of the Insured's death. The Net Death Benefit equals the Death Benefit less any Indebtedness. If the Insured dies during the Grace Period while the Policy Value is negative, we will subtract from the Net Death Benefit the amount necessary to make the Policy Value zero (0). We will pay the Net Death Benefit promptly after we receive due proof at our Administrative Office of the Insured's death. See the Payment of Proceeds provision for payment options.

DEATH BENEFIT OPTIONS – The amount of the Death Benefit is determined by which Death Benefit Option is in effect. The Policy Specifications Pages show which Death Benefit Option (Level or Increasing) is in effect as of the Policy Date.

The Level Death Benefit is the greatest of:

1. The Specified Amount; or
2. The Death Benefit determined by the method described below that corresponds to the Life Insurance Compliance Test shown in the Policy Specifications Pages:
 - (a) Guideline Premium Test: The appropriate Death Benefit Ratio, as shown in the Policy Specifications Pages, multiplied by the Policy Value; or
 - (b) Cash Value Accumulation Test: The appropriate Death Benefit Ratio, as shown in the Policy Specifications Pages, multiplied by the difference between the Policy Value and any applicable Net Single Premiums for Riders (which are Qualified Additional Benefits), as shown in the Policy Specifications Pages; or
3. The minimum amount required for this Policy to qualify as a life insurance contract under Section 7702 of the Internal Revenue Code.

The Increasing Death Benefit is the greatest of:

1. The Specified Amount plus the Policy Value; or
2. The Death Benefit determined by the method described below that corresponds to the Life Insurance Compliance Test shown in the Policy Specifications Pages:
 - (a) Guideline Premium Test: The appropriate Death Benefit Ratio, as shown in the Policy Specifications Pages, multiplied by the Policy Value; or
 - (b) Cash Value Accumulation Test: The appropriate Death Benefit Ratio, as shown in the Policy Specifications Pages, multiplied by the difference between the Policy Value and any applicable Net Single Premiums for Riders (which are Qualified Additional Benefits), as shown in the Policy Specifications Pages; or
3. The minimum amount required for this Policy to qualify as a life insurance contract under Section 7702 of the Internal Revenue Code.

CHANGE OF DEATH BENEFIT OPTION - After the third Policy Anniversary and before the Insured's Age 95, You may request a change of the Death Benefit Option. You may change the Death Benefit Option no more than once during a twelve-month (12) period. The change will go into effect on the Monthly Date on or following the date we approve the request. If You change from LEVEL to INCREASING, the Specified Amount will be decreased by the Policy Value as of the date of the change. However, no change will be allowed if the resulting Specified Amount would be less than the Minimum Specified Amount shown in the Policy Specifications Pages. If You change from INCREASING to LEVEL, the Specified Amount will be increased by the amount of the Policy Value as of the date of the change.

SPECIFIED AMOUNT – The Initial Specified Amount for this Policy is shown in the Policy Specifications Pages. You may increase or decrease the Specified Amount as set forth below by sending a request to our Administrative Office. However, You may change the Specified Amount only once during a twelve-month (12) period. Any change in the Specified Amount will take effect on the first Monthly Date following our approval of Your request. If You request a change in the Specified Amount and if the change is approved by us, we will notify You when the change has been made.

INCREASE IN THE SPECIFIED AMOUNT – You may request an increase of the Specified Amount after the first Policy Anniversary and prior to the Insured's Age 86. A new application will be required. The minimum increase is \$10,000.00. Any increase will be subject to our underwriting requirements as well as to this Policy's provisions regarding suicide and incontestability.

DECREASE IN THE SPECIFIED AMOUNT - You may request a decrease of the Specified Amount after the third Policy Anniversary. The decrease will be applied against the most recent increase in Specified Amount. It will then be applied to other increases in the reverse order in which they occurred. No decrease of the Specified Amount below the Minimum Specified Amount will be allowed. We may limit decreases to no more than 20% of the Specified Amount prior to the decrease.

INTEREST FROM DATE OF DEATH – If the proceeds under this Policy are not paid within 30 days after we receive proof of the death of the Insured, we will pay interest on the proceeds from the date we receive proof of death to the date of payment. Interest will be paid at a rate of 8% per annum on the proceeds.

POLICY VALUES

POLICY VALUE – The Policy Value is the sum of the Basic Interest Account value and the Index Account value(s), plus the amount of the Loan Reserve, if any. On the Policy Date, each Account Option's value is equal to the portion of the Net Premium allocated to that Account Option minus the portion of the first Monthly Deduction removed from that Account Option. Thereafter, each Account Option's value will be determined as follows:

The Basic Interest Account's value is equal to the sum of the values of the Basic Interest Account Segments, plus any amounts pending application to one of those Segments.

Net Premiums and loan repayments allocated to the Basic Interest Account after a Monthly Date are credited with interest at the applicable Current Interest Rate until the next Monthly Date. At that time, they are placed in a Basic Interest Account Segment corresponding to that Monthly Date, along with any Transfers made to

the Basic Interest Account. Each Basic Interest Account Segment may have a different Current Interest Rate and will have its interest calculated separately from other Basic Interest Account Segments. The Current Interest Rate is declared by the Company at its discretion and is not based on any Index. The Current Interest Rate will never be less than the Basic Interest Account Guaranteed Minimum Interest Rate shown in the Policy Specifications Pages.

We calculate the value of each Basic Interest Account Segment as follows as of each Monthly Date:

1. The value, if any, of the Segment as of the preceding Monthly Date; plus
2. Any portion of a Net Premium or loan repayment that was received since the preceding Monthly Date and is being applied to the Segment as of the current Monthly Date, together with any interest earned thereon; plus
3. Any Transfers being made to that Basic Interest Account Segment as of the current Monthly Date; plus
4. Interest earned on the Segment since the preceding Monthly Date at the Current Interest Rate; minus
5. Any Transfers from the Segment occurring as of the current Monthly Date; minus
6. Any portion(s) of partial withdrawals or loans taken from the Segment since the preceding Monthly Date; minus
7. The portion of any Monthly Deduction taken from the Segment for the current Monthly Date.

An Index Account's value is equal to the sum of the values of the Index Account's Segments plus any amounts pending application to one of those Segments.

Net Premiums and loan repayments allocated to an Index Account after a Monthly Date are credited with interest at the Index Account Guaranteed Minimum Interest Rate shown in the Policy Specifications Pages until the next Monthly Date. At that time, they are placed in an Index Account Segment corresponding to that Monthly Date, along with any Transfers made to that Index Account.

We calculate the value of each Index Account Segment as follows as of each Monthly Date:

1. The value, if any, of the Segment as of the preceding Monthly Date; plus
2. Any portion of a Net Premium or loan repayment that was received since the preceding Monthly Date and is being applied to the Segment as of the current Monthly Date, together with any interest earned thereon; plus
3. Any Transfers being made to that Index Account Segment as of the current Monthly Date; plus
4. Interest earned on the Segment since the preceding Monthly Date at the Index Account Guaranteed Minimum Interest Rate; plus
5. Excess Index Interest, if any, credited to the Segment as of the Monthly Date if it is the Segment's Ending Date; minus
6. Any Transfers from the Segment occurring as of the current Monthly Date; minus
7. Any portion(s) of partial withdrawals or loans taken from the Segment since the preceding Monthly Date; minus
8. The portion of any Monthly Deduction taken from the Segment for the current Monthly Date.

ADDITIONAL INDEX ACCOUNTS – The Index Accounts available as of the Policy Date are shown in the Policy Specifications Pages. We may make additional Index Accounts available to You under this Policy and will notify you if that occurs.

MONTHLY DEDUCTION – As of the Policy Date and each Monthly Date thereafter, a Monthly Deduction will be deducted from the Policy Value. The Monthly Deduction will be taken on a pro-rata basis from the Basic Interest Account and the Index Account(s). Within each Account Option, the pro-rata portion of the Monthly Deduction will be deducted from the highest numbered Segment first, and then from the next highest numbered Segment(s) to the extent of their respective values. Each Monthly Deduction consists of:

1. The Monthly Cost of Insurance; plus
2. The Policy Charge; plus
3. Any charge for additional benefits provided by any riders (as shown in the Policy Specifications Pages); plus
4. Any charges for a substandard Rate Class rating; plus
5. The number of this Policy's Units multiplied by the applicable Per Unit Charge.

MONTHLY COST OF INSURANCE – The Monthly Cost of Insurance as of each Monthly Date is determined as follows:

1. Determine the Amount at Risk by subtracting the Policy Value from the Death Benefit.
2. Divide the Amount at Risk by 1,000.
3. Multiply the result by the appropriate monthly cost of insurance rate to arrive at the Monthly Cost of Insurance.

In determining the Amount at Risk and the appropriate monthly cost of insurance rates, we first apply the Policy Value to the Initial Specified Amount. If the Policy Value exceeds the Initial Specified Amount, we will then apply the remaining Policy Value to any increases in the Specified Amount in the order of their occurrence. Any remaining Policy Value will then be applied to any additional Death Benefit caused by the application of the Death Benefit Ratio.

MONTHLY COST OF INSURANCE RATES – To determine the monthly cost of insurance rates, we will refer to our current monthly cost of insurance rate tables in effect for this Policy using the Insured's Age, sex, any rating, and Rate Class (as shown in the Policy Specifications Pages) and the duration from the Policy Date or from the date of any increase in Specified Amount. Different monthly cost of insurance rates may apply to increases in the Specified Amount following the Policy Date and any additional Death Benefit caused by the application of the Death Benefit Ratio. Monthly cost of insurance rates may be changed by us from time to time. A change in the monthly cost of insurance rates will apply to all persons of the same Age, sex, any rating, and Rate Class and whose policies or increases in the Specified Amount have been in effect for the same length of time. The rates will not exceed those shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates using the Insured's Age, sex and Rate Class, adjusted for any rating.

POLICY CHARGE – The initial Policy Charge applicable to this Policy is shown in the Policy Specifications Pages. We may increase or decrease the Policy Charge, but we will never charge in excess of the Guaranteed Maximum Policy Charge. Any change in the Policy Charge will be applied uniformly to all members of the same Rate Class.

PER UNIT CHARGE – The initial Per Unit Charge applicable to this Policy is shown in the Policy Specifications Pages. We may increase or decrease the Per Unit Charge, but we will never charge in excess of the Guaranteed Maximum Per Unit Charge. Any change in the Per Unit Charge will be applied uniformly to all members of the same Rate Class. Different Per Unit Charges may apply to increases in the Specified Amount.

CHANGES IN RATES OR CHARGES – The Company has the right to change the Policy Charge, the Premium Expense Charge, the Per Unit Charge, and the Monthly Cost of Insurance Rates. The Company may not charge more than the guaranteed maximum charges or rates. Any changes to the Policy Charge, the Premium Expense Charge, the Per Unit Charge, or the Monthly Cost of Insurance Rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. We will not change these charges or rates to recoup any prior losses.

INTEREST CREDITED TO THE BASIC INTEREST ACCOUNT – Each Basic Interest Account Segment will accumulate interest from its Beginning Date to its Ending Date at the Current Interest Rate in effect on the date the Segment is created or renewed. Interest is credited using the effective annual interest rate method. The Company sets Current Interest Rates from time to time at its discretion and different rates may apply to different Segments. The Current Interest Rate will never be less than the Basic Interest Account Guaranteed Minimum Interest Rate shown in the Policy Specifications Pages. You will only be informed in writing of Your Current Interest Rates when You receive the Annual Report. At any other time, You may contact our Administrative Office to obtain information on the Current Interest Rates in effect for this Policy.

INTEREST CREDITED TO THE INDEX ACCOUNTS – Each Index Account Segment will accumulate interest from its Beginning Date to its Ending Date at the Index Account Guaranteed Minimum Interest Rate shown in the Policy Specifications Pages. Interest is credited using the effective annual interest rate method. A Segment may also be credited with Excess Index Interest as of its Ending Date. For the purpose of calculating a Death Benefit, surrender, loan, or partial withdrawal as of a date before the Segment's Ending Date, the Segment's value will only include interest at the Index Account Guaranteed Minimum Interest Rate.

Excess Index Interest for an Index Account Segment as of its Ending Date is calculated as follows:

(a multiplied by b) minus c where:

a is: the Index Change

b is: the Segment's adjusted beginning value

c is: any interest previously credited to the Segment during the Segment Period at the Index Account Guaranteed Minimum Interest Rate.

The Segment's adjusted beginning value is determined as of the Segment's Beginning Date. We start with any value renewing from a prior Segment Period, after we have applied any Excess Index Interest for that period and deducted any Transfers from the Segment occurring at that time. Then we add any Net Premiums, loan repayments and Transfers applied to the Segment on its Beginning Date. Finally, we subtract the following activity occurring in the Segment during the Segment Period:

1. Any amounts deducted on account of partial withdrawals;
2. Any amounts transferred on account of Policy loans; and
3. One half of the amounts taken for Monthly Deductions.

The Excess Index Interest credited to an Index Account Segment will never be less than zero (0).

GLOBAL INDEX ACCOUNT – The Index Change for a Segment of the Global Index Account is calculated using the changes in the Index Values of Standard & Poor's 500® Composite Stock Price Index ("S&P 500®"), Euro STOXX 50® and Hang Seng Index, excluding dividends.

For each Segment, we determine the Index Values for each of these Indexes as of the Beginning and Ending Dates. If the S&P 500® is published for the applicable date, we use the value for that date. Otherwise, we use the next published value. For each of the Euro STOXX 50® and the Hang Seng Index, we use the value that is published on the next day after the applicable date on which both that Index and the S&P 500® are published.

The values we use are based on the following currencies:

S&P 500®: United States Dollars

Euro STOXX 50®: Euros

Hang Seng Index: Hong Kong Dollars

The Index Change is calculated as follows:

$$\text{Segment Index Change} = 50\% \text{ of A} + 30\% \text{ of B} + 20\% \text{ of C}$$

Where: A = The percentage change in value of the S&P 500® or Euro STOXX 50®, whichever is more favorable to You

B = The percentage change in value of the S&P 500® or Euro STOXX 50®, whichever is less favorable to You

C = The percentage change in value of the Hang Seng Index

The A, B and C components may be positive or negative, but the Index Change for a Global Index Account Segment is adjusted so that it will neither exceed the Cap nor be less than 0%.

CAP – A Cap will be declared for each Index Account Segment on or before its Beginning Date and each renewal thereof. The Cap will never be less than the Basic Interest Account Current Interest Rate as of the Beginning Date and as of each renewal. The Cap may change upon the renewal of a Segment and may differ between Index Account Segments. Once a Cap is declared for an Index Account Segment, it applies until its next Ending Date. The Company sets each Cap at its discretion and You will only be informed in writing of Your current Caps when You receive the Annual Report. At any other time, You may contact our Administrative Office to obtain information on the Caps in effect for this Policy.

TRANSFERS –You may transfer amounts between Account Options. There is no charge to process Transfers. A Transfer from the Basic Interest Account is only allowed as of a Monthly Date. For Transfers from the Basic Interest Account, the amount will be transferred from the highest numbered Segment first, and then from the next highest numbered Segment(s), to the extent of their respective values. A Transfer from an Index Account Segment is only allowed as of the transferring Segment's Ending Date. You may not request more than one (1) Transfer from the same Account Option in a Policy Month. A Transfer will be made to an Account Option's Segment that begins as of the next Monthly Date following receipt of Your request in our Administrative Office. Transfers may not be made between Segments of the same Account Option.

POLICY LOANS

POLICY LOANS – After the first Policy Year and while this Policy is In Force, You may borrow against this Policy an amount which is not greater than 90% of the Cash Surrender Value minus loan interest that will accrue prior to the next Policy Anniversary. This Policy will be the sole security for the loan. We may require a minimum loan amount of \$500.00. The loan date will be the date we process the loan request.

A Policy that becomes overloaned will enter the Grace Period and may Lapse. Your Policy will become overloaned when the Indebtedness equals or exceeds the Policy Value minus the surrender charge.

When a loan is made, an amount equal to the loan will be transferred from the Account Options to a Loan Reserve. We will credit the amount in the Loan Reserve with interest at an effective annual interest rate shown in the Policy Specifications Pages. You may specify the Account Option(s) from which the amount of the loan will be transferred. If the values of the specified Account Option(s) are insufficient or no Account Option is specified, the amount of the loan will be transferred on a pro-rata basis according to the unloaned Policy Value in each remaining Account Option. Under each Account Option, the amount will be transferred from the highest numbered Segment first, and then from the next highest numbered Segment(s), to the extent of their respective values.

REPAYMENT OF LOANS - While this Policy is In Force, any loan may be repaid. You may specify the Account Option(s) to which the loan repayment will be applied. If no Account Option is specified, the loan repayment will be applied on a pro-rata basis according to the current premium allocation instructions. You must clearly identify the payment as a loan repayment or it will be treated as a premium.

INTEREST ON LOANS - On each Policy Anniversary, we charge interest on each Policy loan. Interest not paid when due will be treated as a new loan and we will charge interest on it up to the maximum Policy loan interest rate. Loan interest rates are stated on an annual basis. The loan interest rates we charge as of the Policy Date are shown in the Policy Specifications Pages. The interest rate is guaranteed not to exceed the maximum standard loan interest rate. From time to time, we may declare various lower Policy loan interest rates. We may also apply different loan interest rates to different parts of the loan.

After the tenth Policy Year, we will from time to time declare an interest rate that we will charge on preferred loans. This rate will not exceed the maximum preferred loan interest rate shown in the Policy Specifications Pages. We will determine the amount eligible for a preferred loan by subtracting the total premiums paid (less withdrawals) from the unloaned Policy Value.

NONFORFEITURE OPTIONS

CASH SURRENDER VALUE – You may surrender this Policy for its Cash Surrender Value which may be paid in a lump sum or under a Settlement Option. The Cash Surrender Value is determined as follows:

1. The Policy Value; minus

2. The surrender charge, if any; minus
3. Any Indebtedness.

If You surrender this Policy within thirty (30) days after a Policy Anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that Policy Anniversary less any Indebtedness or partial withdrawals occurring on or after that Policy Anniversary. A surrender that occurs between a Segment's Beginning and Ending Dates will not be eligible for any portion of the Excess Index Interest that might otherwise have been payable on the Ending Date had the surrender not occurred.

We may require that this Policy be sent in with Your request. We may defer payment of the Cash Surrender Value for not more than six (6) months.

When You surrender this Policy for its Cash Surrender Value, this Policy will terminate.

SURRENDER CHARGE – The Surrender Charges Per \$1,000.00 of Initial Specified Amount are shown in the Policy Specifications Pages.

If an increase in the Specified Amount is requested and approved, additional surrender charges will apply to this Policy. These additional surrender charges are shown in the Surrender Charge Per \$1,000.00 of Increase in Specified Amount tables. They are listed by the Insured's Age and sex at the time of the increase and by duration from the time of the increase.

REDUCED PAID-UP INSURANCE - If You elect in writing, we will use the Cash Surrender Value to provide nonparticipating paid-up endowment at Age 120 insurance, payable under the same conditions as this Policy. We will determine the amount of the Reduced Paid-Up Insurance using the net single premium rate for the Insured's Age for an amount equal to or less than the then current Specified Amount of this Policy.

If there is any excess Cash Surrender Value remaining after the paid-up endowment insurance becomes effective, such excess will be returned to You.

If the paid-up endowment insurance is surrendered for its Cash Surrender Value within thirty (30) days after an anniversary of the paid-up endowment insurance, its Cash Surrender Value will be equal to the Cash Surrender Value on that anniversary. Its Cash Surrender Value will be determined by multiplying the Endowment at Age 120 net single premium at the Insured's then attained Age by the amount of Reduced Paid-Up Insurance.

BASIS USED FOR CALCULATION – Reserves for this Policy are not less than the required minimum reserves and shall never be less than the Cash Surrender Value.

All of the values of this Policy are equal to or greater than the minimums set by the laws of the state where the Policy is delivered. If required, we have filed a statement about this with Your state insurance department.

**MALE AND FEMALE JUVENILE
GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES**

See the Monthly Cost of Insurance Rates provision.

AGE	MALE	FEMALE	AGE	MALE	FEMALE
	MONTHLY COST OF INSURANCE PER \$1,000	MONTHLY COST OF INSURANCE PER \$1,000		MONTHLY COST OF INSURANCE PER \$1,000	MONTHLY COST OF INSURANCE PER \$1,000
0	\$0.06000	\$0.03500	61	\$0.96583	\$0.75250
1	0.03833	0.02583	62	1.08166	0.81333
2	0.02750	0.01916	63	1.20583	0.87916
3	0.02000	0.01666	64	1.33666	0.95000
4	0.01750	0.01583	65	1.47083	1.02750
5	0.01750	0.01500	66	1.60583	1.11250
6	0.01833	0.01583	67	1.74666	1.20666
7	0.01833	0.01750	68	1.89500	1.30916
8	0.01833	0.01750	69	2.05750	1.42333
9	0.01916	0.01750	70	2.24500	1.55250
10	0.02000	0.01833	71	2.47583	1.69833
11	0.02333	0.02083	72	2.74500	1.85750
12	0.02833	0.02250	73	3.02666	2.03250
13	0.03333	0.02583	74	3.33000	2.22333
14	0.04333	0.02833	75	3.66250	2.43333
15	0.05500	0.03000	76	4.03666	2.66250
16	0.06500	0.03250	77	4.47250	2.91416
17	0.07416	0.03416	78	4.97666	3.19000
18	0.07916	0.03666	79	5.54000	3.49333
19	0.08166	0.03833	80	6.16833	3.86916
20	0.08333	0.03916	81	6.85000	4.33000
21	0.08416	0.04083	82	7.56833	4.81666
22	0.08500	0.04166	83	8.35166	5.32833
23	0.08666	0.04250	84	9.22416	5.89500
24	0.08833	0.04416	85	10.19666	6.46583
25	0.09083	0.04583	86	11.26416	7.14000
26	0.09500	0.04833	87	12.41583	7.97416
27	0.09750	0.05083	88	13.63833	8.85416
28	0.09666	0.05333	89	14.91916	9.72333
29	0.09583	0.05583	90	16.19000	10.35166
30	0.09500	0.05833	91	17.43916	10.96083
31	0.09416	0.06250	92	18.74500	11.97666
32	0.09500	0.06583	93	20.12166	13.35083
33	0.09666	0.07083	94	21.57166	15.07500
34	0.09916	0.07666	95	23.01000	16.95666
35	0.10333	0.08333	96	24.41250	18.80750
36	0.10916	0.08916	97	25.90500	20.00583
37	0.11583	0.09500	98	27.49583	20.64916
38	0.12416	0.10000	99	29.19333	21.99833
39	0.13250	0.10500	100	30.81333	23.75166
40	0.14333	0.11166	101	32.24666	25.65750
41	0.15583	0.11916	102	33.77083	27.75500
42	0.17083	0.12750	103	35.39166	30.05916
43	0.18916	0.13750	104	37.11250	32.57166
44	0.21000	0.14916	105	38.94083	35.22666
45	0.23083	0.16333	106	40.88083	37.94416
46	0.25250	0.18000	107	42.94000	40.70666
47	0.27083	0.19833	108	45.12416	43.51666
48	0.28500	0.22000	109	47.43916	46.42000
49	0.30333	0.24416	110	49.89166	49.33000
50	0.32583	0.27000	111	52.49000	52.13500
51	0.35500	0.30000	112	55.23916	54.81416
52	0.39166	0.33250	113	58.14833	57.56583
53	0.43416	0.36750	114	61.22333	61.00500
54	0.48583	0.40500	115	64.47166	64.27916
55	0.54333	0.44666	116	67.89833	67.69666
56	0.60500	0.49250	117	71.51250	71.32500
57	0.66250	0.54083	118	75.31750	74.71500
58	0.71916	0.59083	119	79.30583	78.25500
59	0.78500	0.64166	120 +	83.33333	83.33333
60	0.86666	0.69500			

MALE AND FEMALE NON-TOBACCO (NT)
GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES

See the Monthly Cost of Insurance Rates provision.

AGE	MALE	FEMALE	AGE	MALE	FEMALE
	MONTHLY COST OF INSURANCE PER \$1,000	MONTHLY COST OF INSURANCE PER \$1,000		MONTHLY COST OF INSURANCE PER \$1,000	MONTHLY COST OF INSURANCE PER \$1,000
18	\$0.07666	\$0.03583	70	\$2.10583	\$1.46750
19	0.07833	0.03750	71	2.33250	1.60916
20	0.07916	0.03750	72	2.59750	1.76416
21	0.07916	0.03916	73	2.87666	1.93333
22	0.07916	0.04000	74	3.17666	2.12083
23	0.08000	0.04000	75	3.50333	2.32666
24	0.08083	0.04166	76	3.87166	2.55250
25	0.08333	0.04250	77	4.30000	2.80250
26	0.08666	0.04583	78	4.79750	3.07500
27	0.08833	0.04750	79	5.35500	3.37416
28	0.08666	0.05000	80	5.97666	3.74583
29	0.08583	0.05250	81	6.65250	4.20250
30	0.08500	0.05500	82	7.36833	4.68583
31	0.08416	0.05833	83	8.15000	5.19333
32	0.08500	0.06166	84	9.01916	5.75916
33	0.08750	0.06583	85	9.98583	6.33250
34	0.08916	0.07083	86	11.04916	7.01000
35	0.09333	0.07666	87	12.19833	7.84666
36	0.09750	0.08250	88	13.42000	8.72916
37	0.10333	0.08750	89	14.70166	9.60750
38	0.11083	0.09166	90	15.97833	10.25416
39	0.11750	0.09666	91	17.23500	10.87250
40	0.12666	0.10250	92	18.55166	11.89750
41	0.13750	0.10916	93	19.94000	13.28666
42	0.15083	0.11666	94	21.40250	15.01666
43	0.16666	0.12583	95	22.85083	16.89916
44	0.18416	0.13666	96	24.26500	18.75333
45	0.20333	0.14916	97	25.77166	19.95666
46	0.22250	0.16416	98	27.37833	20.61000
47	0.23833	0.18166	99	29.09250	21.96583
48	0.25083	0.20083	100	30.73000	23.72833
49	0.26666	0.22250	101	32.18250	25.64333
50	0.28750	0.24666	102	33.72750	27.75333
51	0.31416	0.27416	103	35.37000	30.05833
52	0.34666	0.30500	104	37.10583	32.57083
53	0.38416	0.33750	105	38.93416	35.22583
54	0.43166	0.37166	106	40.87500	37.94333
55	0.48500	0.41083	107	42.93416	40.70583
56	0.54000	0.45333	108	45.11916	43.51583
57	0.59333	0.49833	109	47.43500	46.41916
58	0.64666	0.54500	110	49.88750	49.32916
59	0.70916	0.59250	111	52.48583	52.13416
60	0.78500	0.64250	112	55.23583	54.81333
61	0.87750	0.69750	113	58.14583	57.56500
62	0.98500	0.75583	114	61.22083	61.00416
63	1.10250	0.81750	115	64.46916	64.27833
64	1.22500	0.88500	116	67.89666	67.69583
65	1.35250	0.96000	117	71.51083	71.32500
66	1.48166	1.04166	118	75.31666	74.71500
67	1.61666	1.13250	119	79.30583	78.25500
68	1.75916	1.23333	120 +	83.33333	83.33333
69	1.91916	1.34333			

MALE AND FEMALE TOBACCO (T)
GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES

See the Monthly Cost of Insurance Rates provision.

<u>AGE</u>	<u>MALE</u> <u>MONTHLY COST</u> <u>OF INSURANCE</u>	<u>FEMALE</u> <u>MONTHLY COST</u> <u>OF INSURANCE</u>	<u>AGE</u>	<u>MALE</u> <u>MONTHLY COST</u> <u>OF INSURANCE</u>	<u>FEMALE</u> <u>MONTHLY COST</u> <u>OF INSURANCE</u>
	<u>PER \$1,000</u>	<u>PER \$1,000</u>		<u>PER \$1,000</u>	<u>PER \$1,000</u>
18	\$0.09500	\$0.04250	70	\$3.27583	\$2.59250
19	0.10250	0.04666	71	3.55833	2.82083
20	0.10833	0.04916	72	3.88666	3.06916
21	0.11333	0.05250	73	4.21750	3.34000
22	0.11916	0.05500	74	4.57583	3.62333
23	0.12500	0.05750	75	4.97416	3.92083
24	0.13166	0.06083	76	5.41583	4.24250
25	0.13916	0.06583	77	5.92666	4.58916
26	0.14666	0.07000	78	6.51250	4.96333
27	0.15083	0.07416	79	7.15750	5.36583
28	0.15166	0.07916	80	7.86250	5.86750
29	0.15083	0.08416	81	8.61166	6.48083
30	0.15000	0.08916	82	9.38250	7.11250
31	0.15083	0.09583	83	10.20416	7.75750
32	0.15333	0.10250	84	11.13333	8.42916
33	0.15833	0.11083	85	12.18666	9.05000
34	0.16416	0.12166	86	13.32916	9.76750
35	0.17083	0.13250	87	14.54333	10.65750
36	0.18083	0.14333	88	15.80916	11.54833
37	0.19250	0.15250	89	17.11083	12.36333
38	0.20666	0.16166	90	18.36833	12.82666
39	0.22250	0.17166	91	19.56500	13.20666
40	0.24166	0.18250	92	20.79333	14.02750
41	0.26500	0.19500	93	22.06333	15.18916
42	0.29250	0.21083	94	23.41833	16.80833
43	0.32500	0.22833	95	24.78250	18.71833
44	0.36166	0.24916	96	26.07750	20.53750
45	0.39833	0.27333	97	27.44250	21.61666
46	0.43500	0.30166	98	28.88333	22.04916
47	0.46583	0.33666	99	30.40416	23.21416
48	0.48916	0.37833	100	31.82666	24.79000
49	0.51916	0.42500	101	33.04250	26.49333
50	0.55833	0.47500	102	34.32083	28.34416
51	0.60916	0.53000	103	35.66333	30.33666
52	0.67083	0.58916	104	37.19416	32.63583
53	0.74500	0.65333	105	39.01666	35.28666
54	0.83333	0.72166	106	40.95166	37.99916
55	0.92750	0.79416	107	43.00583	40.75833
56	1.02500	0.87166	108	45.18416	43.56416
57	1.11500	0.95000	109	47.49500	46.46333
58	1.20083	1.03166	110	49.94166	49.36916
59	1.30166	1.11916	111	52.53416	52.17083
60	1.42583	1.21000	112	55.27916	54.84583
61	1.57750	1.30833	113	58.18250	57.59333
62	1.75166	1.41250	114	61.25250	61.02833
63	1.93833	1.51916	115	64.49583	64.29916
64	2.12500	1.63416	116	67.91833	67.71166
65	2.30750	1.75833	117	71.52666	71.33666
66	2.48416	1.89333	118	75.32666	74.72333
67	2.66250	2.04333	119	79.31166	78.25916
68	2.84500	2.20750	120 +	83.33333	83.33333
69	3.04583	2.38833			

PAYMENT OF PROCEEDS

POLICY PROCEEDS - The amount of the Net Death Benefit payable upon the death of the Insured or the amount of the Cash Surrender Value payable upon surrender of this Policy.

LUMP SUM PAYMENT – We will pay the Policy proceeds in a lump sum payment, unless a settlement option is elected.

SETTLEMENT OPTIONS – During the Insured's lifetime, you may request that we pay the Policy proceeds under one of the following settlement options. We will also use any other method of payment that is agreeable to You and us. After the Insured's death, a Beneficiary may elect to receive such Beneficiary's share of the Net Death Benefit under a settlement option. However, You may provide that the Beneficiary will not be permitted to change the settlement option You have selected. If a settlement option is requested, we will prepare an agreement to be signed which will state the terms and conditions under which the payments will be made. This agreement will include a statement regarding the withdrawal value, if any, and to whom any remaining proceeds will be paid following the death of the person receiving the payments.

OPTION 1 – Interest Payments -

(Payment of interest on the Policy proceeds at such times and for such period as is agreeable to You and us.) During the period, withdrawals of remaining proceeds may be made in amounts of at least \$100.00. At the end of the period, any remaining proceeds will be paid in either a single sum or under any other method we approve.

OPTION 2 - Payments for a Specified Period -

(Monthly payments for a specified number of years.) The amount of each monthly payment for each \$1,000.00 of proceeds applied under this option is shown in the Option 2 Table. The monthly payments for any period not shown will be furnished upon request.

Option 2 Table

PAYMENTS FOR A SPECIFIED PERIOD	
Number of Years Payable	Amount of Monthly Payments
5	\$17.49
10	9.18
15	6.42
20	5.04
25	4.22
30	3.68

OPTION 3 - Life Income -

(Monthly payments for the life of the person who is to receive the income.) We will require satisfactory proof of the person's Age and sex. Payments can be guaranteed for ten (10) or twenty (20) years, or until an amount equal to the Policy proceeds has been paid. The amount of each monthly payment for each \$1,000.00 of proceeds applied under this option is shown in the Option 3 Table. The monthly payments for any ages not shown will be furnished upon request.

Option 3 Table

LIFE INCOME					
MONTHLY INCOME PAYMENTS					
Guaranteed For Life			Guaranteed For 10 Years		
M	Adjusted AGE	F	M	Adjusted AGE	F
\$3.25	50	\$3.13	\$3.23	50	\$3.12
3.60	55	3.45	3.57	55	3.43
4.07	60	3.87	4.01	60	3.83
4.72	65	4.43	4.59	65	4.35
5.63	70	5.22	5.32	70	5.05
Guaranteed Return of Policy Proceeds			Guaranteed For 20 Years		
M	Adjusted AGE	F	M	Adjusted AGE	F
\$3.09	50	\$3.03	\$3.17	50	\$3.09
3.37	55	3.29	3.46	55	3.36
3.72	60	3.62	3.80	60	3.69
4.16	65	4.05	4.16	65	4.07
4.72	70	4.59	4.51	70	4.45

OPTION 4 – Payments of a Specified Amount -

(Monthly payments of a Specified Amount until the proceeds and interest are fully paid.)

OPTION 5 – Joint and Survivor Life Income -

(Monthly payments during the joint lifetime of two (2) persons and continued during the lifetime of the survivor.) We will pay the amount retained, with interest, in equal monthly payments, as shown in the Option 5 Table. The monthly payment for other Age or sex combinations will be furnished upon request.

Option 5 Table

JOINT AND SURVIVOR LIFE INCOME				
MONTHLY PAYMENTS FOR EACH \$1,000.00 OF PROCEEDS APPLIED				
ADJUSTED AGE OF ONE PAYEE (MALE)*	ADJUSTED AGE OF OTHER PAYEE* (FEMALE)			
	15 Years Less than Male Payee's	10 Years Less than Male Payee's	5 Years Less than Male Payee's	Same as Male Payee's
50	\$2.47	\$2.59	\$2.70	\$2.81
55	2.62	2.76	2.91	3.06
60	2.80	2.98	3.17	3.37
65	3.04	3.27	3.52	3.79
70	3.34	3.65	3.99	4.37
* Age nearest birthday				

FOR OPTIONS 3 and 5 – An adjustment will be made in determining the Age(s) of the payee(s) when using the above charts to obtain the amount of each monthly payment for each \$1,000.00 of proceeds applied under these options as shown in the following table. The monthly payment for other Age or sex combinations will be furnished upon request.

Options 3 & 5 – AGE ADJUSTMENT TABLE	
PAYMENT COMMENCEMENT DATE	ADJUSTED AGE
BEFORE 2010	Actual AGE
2010-2019	Actual Age minus 1
2020-2026	Actual Age minus 2
2027-2033	Actual Age minus 3
2034-2040	Actual Age minus 4
After 2040	Determined by us

CONDITIONS - Proceeds of less than \$1,000.00 may not be applied under any settlement option and will be paid in a lump sum. We may change the payment frequency if payments under an option become less than \$20.00.

A corporation may receive payments under a life income option only if the payments are based on the life of the Insured, or a surviving spouse or a dependent of the Insured.

PROCEEDS EXEMPT FROM THE CLAIMS OF CREDITORS - To the extent permitted by law, each settlement option payment and any withdrawal shall be free from legal process and the claim of any creditor of the person entitled to them.

RATE OF INTEREST AND MORTALITY – Options 1 through 5 are based on a guaranteed interest rate of 2.0% using the "2000 Annuity Mortality Table" with projections.

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
MALE TOBACCO**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
18	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
19	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
20	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
21	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
22	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
23	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
24	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
25	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
26	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
27	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
28	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
29	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
30	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
31	24.70	22.97	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
32	24.70	22.97	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
33	25.65	23.85	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
34	25.65	23.85	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
35	26.60	24.74	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
36	27.55	25.62	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
37	27.55	25.62	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
38	28.50	26.51	26.51	24.80	23.37	22.23	17.96	13.68	9.41	4.28	0.00
39	29.45	27.39	27.39	25.62	24.15	22.97	18.55	14.14	9.72	4.42	0.00
40	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
41	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
42	31.35	30.10	29.16	27.27	25.71	24.45	19.75	15.05	10.35	4.70	0.00
43	32.30	31.01	30.04	28.10	26.49	25.19	20.35	15.50	10.66	4.85	0.00
44	33.25	31.92	30.92	28.93	27.27	25.94	20.95	15.96	10.97	4.99	0.00

Ages 45-85 are shown on the following page.

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
MALE TOBACCO**

Duration

Age	0	1	2	3	4	5	6	7	8	9	10+
45	34.20	32.83	31.81	29.75	28.04	26.68	21.55	16.42	11.29	5.13	0.00
46	35.15	33.74	32.69	30.58	28.82	27.42	22.14	16.87	11.60	5.27	0.00
47	36.10	34.66	33.57	31.41	29.60	28.16	22.74	17.33	11.91	5.42	0.00
48	38.00	36.48	35.34	33.06	31.16	29.64	23.94	18.24	12.54	5.70	0.00
49	38.95	37.39	36.22	33.89	31.94	30.38	24.54	18.70	12.85	5.84	0.00
50	39.90	37.91	37.11	34.71	32.72	31.12	25.14	19.15	13.17	5.99	0.00
51	40.85	38.81	37.99	35.54	33.50	31.86	25.74	19.61	13.48	6.13	0.00
52	42.75	40.61	39.76	37.19	35.06	33.35	26.93	20.52	14.11	6.41	0.00
53	44.65	42.42	41.52	38.85	36.61	34.83	28.13	21.43	14.73	6.70	0.00
54	45.60	43.32	42.41	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
55	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
56	49.40	46.93	45.45	42.98	40.51	38.53	31.12	23.71	16.30	7.41	0.00
57	50.35	47.83	46.32	43.80	41.29	39.27	31.72	24.17	16.62	7.55	0.00
58	49.40	46.93	45.45	42.98	40.51	38.53	31.12	23.71	16.30	7.41	0.00
59	49.40	46.93	45.45	42.98	40.51	38.53	31.12	23.71	16.30	7.41	0.00
60	48.45	46.03	44.57	42.15	39.73	37.79	30.52	23.26	15.99	7.27	0.00
61	48.45	46.03	44.57	42.15	39.73	37.79	30.52	23.26	15.99	7.27	0.00
62	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
63	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
64	46.55	44.22	42.83	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
65	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
66	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
67	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
68	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
69	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
70	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
71	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
72	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
73	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
74	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
75	44.65	41.08	38.85	36.61	34.83	32.59	28.13	21.43	14.73	6.70	0.00
76	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
77	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
78	42.75	39.33	37.19	35.06	33.35	31.21	26.93	20.52	14.11	6.41	0.00
79	41.80	38.46	36.37	34.28	32.60	30.51	26.33	20.06	13.79	6.27	0.00
80	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
81	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
82	39.90	36.71	34.71	32.72	31.12	29.13	25.14	19.15	13.17	5.99	0.00
83	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
84	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
85	38.00	34.96	33.06	31.16	29.64	27.74	23.94	18.24	12.54	5.70	0.00

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
MALE JUVENILE (AGES 0-17)
MALE NON-TOBACCO (AGES 18-85)**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
0	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
1	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
2	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
3	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
4	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
5	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
6	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
7	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
8	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
9	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
10	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
11	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
12	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
13	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
14	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
15	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
16	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
17	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
18	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
19	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
20	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
21	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
22	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
23	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
24	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
25	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
26	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
27	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
28	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
29	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
30	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
31	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
32	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
33	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
34	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
35	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
36	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
37	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
38	24.70	22.97	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
39	25.65	23.85	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
40	25.65	24.62	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
41	26.60	25.54	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
42	27.55	26.45	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
43	27.55	26.45	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
44	28.50	27.36	26.51	24.80	23.37	22.23	17.96	13.68	9.41	4.28	0.00

Ages 45-85 are shown on the following page.

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
MALE JUVENILE (AGES 0-17)
MALE NON-TOBACCO (AGES 18-85)**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
45	29.45	28.27	27.39	25.62	24.15	22.97	18.55	14.14	9.72	4.42	0.00
46	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
47	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
48	31.35	30.10	29.16	27.27	25.71	24.45	19.75	15.05	10.35	4.70	0.00
49	32.30	31.01	30.04	28.10	26.49	25.19	20.35	15.50	10.66	4.85	0.00
50	33.25	31.59	30.92	28.93	27.27	25.94	20.95	15.96	10.97	4.99	0.00
51	35.15	33.39	32.69	30.58	28.82	27.42	22.14	16.87	11.60	5.27	0.00
52	36.10	34.30	33.57	31.41	29.60	28.16	22.74	17.33	11.91	5.42	0.00
53	37.05	35.20	34.46	32.23	30.38	28.90	23.34	17.78	12.23	5.56	0.00
54	38.00	36.10	35.34	33.06	31.16	29.64	23.94	18.24	12.54	5.70	0.00
55	39.90	37.91	36.71	34.71	32.72	31.12	25.14	19.15	13.17	5.99	0.00
56	40.85	38.81	37.58	35.54	33.50	31.86	25.74	19.61	13.48	6.13	0.00
57	41.80	39.71	38.46	36.37	34.28	32.60	26.33	20.06	13.79	6.27	0.00
58	43.70	41.52	40.20	38.02	35.83	34.09	27.53	20.98	14.42	6.56	0.00
59	45.60	43.32	41.95	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
60	46.55	44.22	42.83	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
61	48.45	46.03	44.57	42.15	39.73	37.79	30.52	23.26	15.99	7.27	0.00
62	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
63	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
64	46.55	44.22	42.83	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
65	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
66	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
67	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
68	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
69	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
70	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
71	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
72	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
73	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
74	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
75	44.65	41.08	38.85	36.61	34.83	32.59	28.13	21.43	14.73	6.70	0.00
76	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
77	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
78	42.75	39.33	37.19	35.06	33.35	31.21	26.93	20.52	14.11	6.41	0.00
79	41.80	38.46	36.37	34.28	32.60	30.51	26.33	20.06	13.79	6.27	0.00
80	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
81	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
82	39.90	36.71	34.71	32.72	31.12	29.13	25.14	19.15	13.17	5.99	0.00
83	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
84	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
85	38.00	34.96	33.06	31.16	29.64	27.74	23.94	18.24	12.54	5.70	0.00

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
FEMALE TOBACCO**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
18	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
19	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
20	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
21	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
22	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
23	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
24	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
25	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
26	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
27	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
28	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
29	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
30	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
31	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
32	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
33	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
34	23.75	22.09	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
35	24.70	22.97	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
36	25.65	23.85	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
37	25.65	23.85	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00
38	26.60	24.74	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
39	26.60	24.74	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
40	27.55	26.45	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
41	28.50	27.36	26.51	24.80	23.37	22.23	17.96	13.68	9.41	4.28	0.00
42	29.45	28.27	27.39	25.62	24.15	22.97	18.55	14.14	9.72	4.42	0.00
43	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
44	30.40	29.18	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00

Ages 45-85 are shown on the following page.

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
FEMALE TOBACCO**

Duration

<u>Age</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
45	31.35	30.10	29.16	27.27	25.71	24.45	19.75	15.05	10.35	4.70	0.00
46	32.30	31.01	30.04	28.10	26.49	25.19	20.35	15.50	10.66	4.85	0.00
47	33.25	31.92	30.92	28.93	27.27	25.94	20.95	15.96	10.97	4.99	0.00
48	34.20	32.83	31.81	29.75	28.04	26.68	21.55	16.42	11.29	5.13	0.00
49	35.15	33.74	32.69	30.58	28.82	27.42	22.14	16.87	11.60	5.27	0.00
50	36.10	34.30	33.57	31.41	29.60	28.16	22.74	17.33	11.91	5.42	0.00
51	37.05	35.20	34.46	32.23	30.38	28.90	23.34	17.78	12.23	5.56	0.00
52	38.95	37.00	36.22	33.89	31.94	30.38	24.54	18.70	12.85	5.84	0.00
53	39.90	37.91	37.11	34.71	32.72	31.12	25.14	19.15	13.17	5.99	0.00
54	40.85	38.81	37.99	35.54	33.50	31.86	25.74	19.61	13.48	6.13	0.00
55	42.75	40.61	39.33	37.19	35.06	33.35	26.93	20.52	14.11	6.41	0.00
56	43.70	41.52	40.20	38.02	35.83	34.09	27.53	20.98	14.42	6.56	0.00
57	44.65	42.42	41.08	38.85	36.61	34.83	28.13	21.43	14.73	6.70	0.00
58	46.55	44.22	42.83	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
59	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
60	48.45	46.03	44.57	42.15	39.73	37.79	30.52	23.26	15.99	7.27	0.00
61	48.45	46.03	44.57	42.15	39.73	37.79	30.52	23.26	15.99	7.27	0.00
62	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
63	47.50	45.13	43.70	41.33	38.95	37.05	29.93	22.80	15.68	7.13	0.00
64	46.55	44.22	42.83	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
65	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
66	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
67	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
68	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
69	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
70	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
71	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
72	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
73	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
74	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
75	44.65	41.08	38.85	36.61	34.83	32.59	28.13	21.43	14.73	6.70	0.00
76	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
77	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
78	42.75	39.33	37.19	35.06	33.35	31.21	26.93	20.52	14.11	6.41	0.00
79	41.80	38.46	36.37	34.28	32.60	30.51	26.33	20.06	13.79	6.27	0.00
80	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
81	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
82	39.90	36.71	34.71	32.72	31.12	29.13	25.14	19.15	13.17	5.99	0.00
83	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
84	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
85	38.00	34.96	33.06	31.16	29.64	27.74	23.94	18.24	12.54	5.70	0.00

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
FEMALE JUVENILE (AGES 0-17)
FEMALE NON-TOBACCO (AGES 18-85)**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
0	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
1	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
2	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
3	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
4	13.30	12.37	12.37	11.57	10.91	10.37	8.38	6.38	4.39	2.00	0.00
5	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
6	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
7	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
8	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
9	14.25	13.25	13.25	12.40	11.69	11.12	8.98	6.84	4.70	2.14	0.00
10	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
11	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
12	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
13	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
14	15.20	14.14	14.14	13.22	12.46	11.86	9.58	7.30	5.02	2.28	0.00
15	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
16	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
17	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
18	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
19	16.15	15.02	15.02	14.05	13.24	12.60	10.17	7.75	5.33	2.42	0.00
20	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
21	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
22	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
23	17.10	15.90	15.90	14.88	14.02	13.34	10.77	8.21	5.64	2.57	0.00
24	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
25	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
26	18.05	16.79	16.79	15.70	14.80	14.08	11.37	8.66	5.96	2.71	0.00
27	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
28	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
29	19.00	17.67	17.67	16.53	15.58	14.82	11.97	9.12	6.27	2.85	0.00
30	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
31	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
32	19.95	18.55	18.55	17.36	16.36	15.56	12.57	9.58	6.58	2.99	0.00
33	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
34	20.90	19.44	19.44	18.18	17.14	16.30	13.17	10.03	6.90	3.14	0.00
35	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
36	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
37	21.85	20.32	20.32	19.01	17.92	17.04	13.77	10.49	7.21	3.28	0.00
38	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
39	22.80	21.20	21.20	19.84	18.70	17.78	14.36	10.94	7.52	3.42	0.00
40	23.75	22.80	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
41	23.75	22.80	22.09	20.66	19.48	18.53	14.96	11.40	7.84	3.56	0.00
42	24.70	23.71	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
43	24.70	23.71	22.97	21.49	20.25	19.27	15.56	11.86	8.15	3.71	0.00
44	25.65	24.62	23.85	22.32	21.03	20.01	16.16	12.31	8.46	3.85	0.00

Ages 45-85 are shown on the following page.

**SURRENDER CHARGES PER \$1,000 OF
INCREASES IN SPECIFIED AMOUNTS
FEMALE JUVENILE (AGES 0-17)
FEMALE NON-TOBACCO (AGES 18-85)**

<u>Age</u>	<u>Duration</u>										
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10+</u>
45	26.60	25.54	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
46	26.60	25.54	24.74	23.14	21.81	20.75	16.76	12.77	8.78	3.99	0.00
47	27.55	26.45	25.62	23.97	22.59	21.49	17.36	13.22	9.09	4.13	0.00
48	28.50	27.36	26.51	24.80	23.37	22.23	17.96	13.68	9.41	4.28	0.00
49	29.45	28.27	27.39	25.62	24.15	22.97	18.55	14.14	9.72	4.42	0.00
50	29.45	27.98	27.39	25.62	24.15	22.97	18.55	14.14	9.72	4.42	0.00
51	30.40	28.88	28.27	26.45	24.93	23.71	19.15	14.59	10.03	4.56	0.00
52	31.35	29.78	29.16	27.27	25.71	24.45	19.75	15.05	10.35	4.70	0.00
53	32.30	30.69	30.04	28.10	26.49	25.19	20.35	15.50	10.66	4.85	0.00
54	33.25	31.59	30.92	28.93	27.27	25.94	20.95	15.96	10.97	4.99	0.00
55	34.20	32.49	31.46	29.75	28.04	26.68	21.55	16.42	11.29	5.13	0.00
56	35.15	33.39	32.34	30.58	28.82	27.42	22.14	16.87	11.60	5.27	0.00
57	36.10	34.30	33.21	31.41	29.60	28.16	22.74	17.33	11.91	5.42	0.00
58	37.05	35.20	34.09	32.23	30.38	28.90	23.34	17.78	12.23	5.56	0.00
59	38.00	36.10	34.96	33.06	31.16	29.64	23.94	18.24	12.54	5.70	0.00
60	38.95	37.00	35.83	33.89	31.94	30.38	24.54	18.70	12.85	5.84	0.00
61	40.85	38.81	37.58	35.54	33.50	31.86	25.74	19.61	13.48	6.13	0.00
62	41.80	39.71	38.46	36.37	34.28	32.60	26.33	20.06	13.79	6.27	0.00
63	43.70	41.52	40.20	38.02	35.83	34.09	27.53	20.98	14.42	6.56	0.00
64	44.65	42.42	41.08	38.85	36.61	34.83	28.13	21.43	14.73	6.70	0.00
65	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
66	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
67	46.55	44.22	42.36	40.50	38.17	36.31	29.33	22.34	15.36	6.98	0.00
68	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
69	45.60	43.32	41.50	39.67	37.39	35.57	28.73	21.89	15.05	6.84	0.00
70	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
71	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
72	45.60	43.32	40.58	38.76	36.48	34.20	28.73	21.89	15.05	6.84	0.00
73	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
74	44.65	42.42	39.74	37.95	35.72	33.49	28.13	21.43	14.73	6.70	0.00
75	44.65	41.08	38.85	36.61	34.83	32.59	28.13	21.43	14.73	6.70	0.00
76	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
77	43.70	40.20	38.02	35.83	34.09	31.90	27.53	20.98	14.42	6.56	0.00
78	42.75	39.33	37.19	35.06	33.35	31.21	26.93	20.52	14.11	6.41	0.00
79	41.80	38.46	36.37	34.28	32.60	30.51	26.33	20.06	13.79	6.27	0.00
80	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
81	40.85	37.58	35.54	33.50	31.86	29.82	25.74	19.61	13.48	6.13	0.00
82	39.90	36.71	34.71	32.72	31.12	29.13	25.14	19.15	13.17	5.99	0.00
83	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
84	38.95	35.83	33.89	31.94	30.38	28.43	24.54	18.70	12.85	5.84	0.00
85	38.00	34.96	33.06	31.16	29.64	27.74	23.94	18.24	12.54	5.70	0.00

SUMMARY OF POLICY BENEFITS

LIVING BENEFITS – This Policy has certain values which are available to You during Your lifetime. These values consist of the cash or loan values. You may use these values:

1. To provide supplemental income.
2. As collateral for a loan or as the basis for a Policy loan.
3. To continue some insurance protection if You cannot or do not wish to continue paying premiums.
4. To obtain cash by surrendering this Policy.
5. To obtain cash by partial withdrawal.

DEATH PROCEEDS – The amount payable to the Beneficiary is the total of the following amounts determined on the date of the Insured's death:

1. The Death Benefit amount of this Policy; plus
2. Any additional insurance on the Insured's life provided by an extra benefit rider; minus
3. Any Indebtedness; minus
4. Any Monthly Deductions due.

EXTRA BENEFIT RIDERS – The extra benefits, if any, shown in the Policy Specifications Pages are fully described in the extra benefit riders that are attached to this Policy.

YOUR RIGHTS

During the Insured's lifetime and while this Policy is In Force, and unless otherwise provided in the Policy, You have the exclusive right to assign this Policy, to receive every benefit and to exercise every right, privilege and option this Policy grants or that we allow. Some of Your rights are:

1. To change the Owner or Beneficiary.
2. To withdraw cash.
3. To surrender this Policy.
4. To stop premium payments.
5. To change the frequency of premium payments.
6. To change the Specified Amount.
7. To change the Death Benefit Option.
8. To borrow on this Policy.
9. To Reinstate this Policy after Lapse.
10. To receive Policy benefits as income.

To exercise any of these rights, or to apply for the proceeds or any benefits under this Policy, communicate with our nearest representative or directly with our Administrative Office. Please notify us promptly of any change of address.

- Please examine Your Policy and the attached copy of the application carefully. Contact Your agent if You desire additional services or information.
- If You change Your address, please notify us at the Administrative Office giving Your full name and Policy number.
- Your Policy is a valuable asset. For Your own protection, let us advise You regarding any suggestion to terminate or replace this Policy.



WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

A Stock Company

Home Office located at: Columbus, Ohio

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499

(Hereafter called the Company, we, our or us) (319) 355-8511

**FLEXIBLE PREMIUM ADJUSTABLE LIFE
INSURANCE POLICY WITH
AN INDEX FEATURE
PREMIUMS PAYABLE WHILE THE POLICY IS IN FORCE
NET DEATH BENEFIT PAYABLE AT DEATH
NON-PARTICIPATING**

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POLICY SPECIFICATIONS PAGES

POLICY NUMBER:	[110 01 SAMPLE]	INSURED:	[JOHN DOE]
INITIAL SPECIFIED AMOUNT:	[\$25,000]	ISSUE AGE/SEX:	[35/MALE]
MINIMUM SPECIFIED AMOUNT:	[\$25,000]	POLICY DATE:	[JANUARY 1, 2009]
DEATH BENEFIT OPTION:	[LEVEL]	RECORD DATE:	[JANUARY 1, 2009]
PLANNED PREMIUM:	[\$100.00]	NO LAPSE ENDING DATE:	[JANUARY 1, 2029]
PAYMENT FREQUENCY:	[MONTHLY]	INITIAL PREMIUM:	[\$100.00]
RATE CLASS:	[NON-TOBACCO]		
OWNER(S):	[JOHN DOE]		

POLICY CHARGE

GUARANTEED MAXIMUM:	\$12.00 per month
INITIAL:	\$ [10.00] per month

GUARANTEED MINIMUM INTEREST RATE

BASIC INTEREST ACCOUNT:	2.00%
INDEX ACCOUNT:	1.00%

LOAN RESERVE INTEREST CREDITED:	[2.50]%
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LOAN INTEREST RATES CHARGED:

STANDARD MAXIMUM:	[3.50]%
STANDARD CURRENT:	[3.25]%
PREFERRED MAXIMUM:	[2.75]%
PREFERRED CURRENT:	[2.50]%

PREMIUM EXPENSE CHARGE

GUARANTEED MAXIMUM:	6.0%	(years 1-10)
	2.5%	(years 11 +)
INITIAL:	[6.0]%	(years 1-10)
	[2.5]%	(years 11 +)

PER UNIT CHARGE

GUARANTEED MAXIMUM:	\$ 0.22 per month (years 1-8)
	\$ 0.00 per month (years 9 +)
INITIAL:	[\$0.22] per month (years 1-8)
	[\$0.00] per month (years 9 +)

LIFE INSURANCE COMPLIANCE TEST:	[Cash Value Accumulation Test]
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Premiums are payable while the Policy is In Force. It is possible that coverage will expire where either no premiums are paid following payment of the Initial Premium or subsequent premiums are insufficient to continue coverage. Changes in the interest credited to Your Policy or changes in the Policy Charges, Per Unit Charge, or monthly cost of insurance would also affect Your coverage.

THE TAX STATUS OF THIS POLICY MAY CHANGE. WE URGE YOU TO CONSULT YOUR PERSONAL TAX ADVISOR EACH YEAR REGARDING MATTERS OF POSSIBLE TAXATION.

MONTHLY DEDUCTION AND RIDER INFORMATION

TYPE OF COVERAGE	SPECIFIED AMOUNT OR BENEFIT AMOUNT	PAYABLE TO	MONTHLY DEDUCTION
BASIC POLICY	[\$25,000]	WHILE THE POLICY REMAINS IN FORCE	[\$16.51]

The charges in the Monthly Deduction column shown above are only applicable for the first Monthly Deduction taken on the Policy Date. For Monthly Deductions taken after the Policy Date, please refer to the Policy and Rider forms.

**SURRENDER CHARGES PER \$1,000
OF INITIAL SPECIFIED AMOUNT**

End of Policy Year AT ISSUE	Surrender Charge	End of Policy Year	Surrender Charge
1	\$[22.80]	6	\$(14.36)
2	[21.20]	7	[10.94]
3	[21.20]	8	[7.52]
4	[19.84]	9	[3.42]
5	[18.70]	10 +	[0.00]
	[17.78]		

TABLE OF MINIMUM MONTHLY NO LAPSE PREMIUMS

Policy Year	Minimum Monthly No Lapse Premiums	End of Year Sum of all Minimum Monthly No Lapse Premiums
1	\$[16.90]	\$(202.80)
2	[16.90]	[405.60]
3	[16.90]	[608.40]
4	[16.90]	[811.20]
5	[16.90]	[1,014.00]
6	[16.90]	[1,216.80]
7	[16.90]	[1,419.60]
8	[16.90]	[1,622.40]
9	[16.90]	[1,825.20]
10	[16.90]	[2,028.00]
11	[16.90]	[2,230.80]
12	[16.90]	[2,433.60]
13	[16.90]	[2,636.40]
14	[16.90]	[2,839.20]
15	[16.90]	[3,042.00]
16	[16.90]	[3,244.80]
17	[16.90]	[3,447.60]
18	[16.90]	[3,650.40]
19	[16.90]	[3,853.20]
20	[16.90]	[4,056.00]

INDEX ACCOUNTS*

<u>Name of Index Account</u>	<u>Index Segment Period</u>	<u>Index</u>
Global Index Account	12 months	Standard & Poor's 500® Composite Stock Price Index Euro STOXX 50® Hang Seng Index

* The Company may make additional Index Accounts available.

DEATH BENEFIT RATIOS

For the Cash Value Accumulation Test, the Death Benefit Ratios are as follows:

Age	Death Benefit Ratios	Age	Death Benefit Ratios
35	[4.84521]	70	[1.63489]
36	[4.67848]	71	[1.59653]
37	[4.51747]	72	[1.56003]
38	[4.36225]	73	[1.52547]
39	[4.21281]	74	[1.49265]
40	[4.06871]	75	[1.46140]
41	[3.93006]	76	[1.43164]
42	[3.79676]	77	[1.40334]
43	[3.66878]	78	[1.37658]
44	[3.54608]	79	[1.35143]
45	[3.42843]	80	[1.32788]
46	[3.31566]	81	[1.30588]
47	[3.20739]	82	[1.28533]
48	[3.10305]	83	[1.26607]
49	[3.00214]	84	[1.24801]
50	[2.90473]	85	[1.23114]
51	[2.81092]	86	[1.21546]
52	[2.72081]	87	[1.20096]
53	[2.63443]	88	[1.18757]
54	[2.55172]	89	[1.17518]
55	[2.47282]	90	[1.16366]
56	[2.39759]	91	[1.15271]
57	[2.32574]	92	[1.14199]
58	[2.25688]	93	[1.13125]
59	[2.19071]	94	[1.12020]
60	[2.12726]	95	[1.10842]
61	[2.06661]	96	[1.09517]
62	[2.00888]	97	[1.07939]
63	[1.95407]	98	[1.05976]
64	[1.90203]	99	[1.03430]
65	[1.85251]	100 +	[1.01000]
66	[1.80529]		
67	[1.76007]		
68	[1.71668]		
69	[1.67496]		

NET SINGLE PREMIUMS FOR RIDERS TABLE

For the Cash Value Accumulation Test, the Net Single Premium for Riders are as follows:

NO APPLICABLE RIDERS ELECTED AT TIME OF POLICY DATE.

The Net Single Premium for Riders is based on the Insured's sex, any rating, Rate Class, Rider Benefits or Specified Amounts, and Age at the beginning of each Policy Year for Riders that are Qualified Additional Benefits. The Net Single Premium for Riders is used in calculating the Death Benefit as shown in the Death Benefit Option provision.

SERFF Tracking Number:	AEGB-126822390	State:	Arkansas
Filing Company:	Western Reserve Life Assurance Co. of Ohio	State Tracking Number:	47149
Company Tracking Number:	IUL03 1208 AR		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Premium Adjustable Life Insurance Policy with an Index Feature		
Project Name/Number:	Flexible Premium Adjustable Life Insurance Policy with an Index Feature/IUL03 1208 AR		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Redlined copies of revisions	
Comments:		
Attachments:		
IUL03 AR part 1 redline.pdf		
IUL03 AR part 2 redline.pdf		
IUL03 AR part 3 redline.pdf		

INDEX DISCLOSURES

The Global Index Account.

Excess interest credited to the Global Index Account value is based on a weighted average of changes in the Standard & Poor's 500[®] Composite Stock Price Index, Dow Jones Euro Stoxx STOXX 50[®] Price Index and Hang Seng Index.

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DEFINITIONS

When we use the following words, this is what we mean:

ACCOUNT OPTION - An account to which Net Premiums and/or Transfers may be allocated and the values of which are components of the Policy Value. The Account Options are the Basic Interest Account and the Index Account(s).

AGE - A person's age on his or her last birthday, unless otherwise specified.

BASIC INTEREST ACCOUNT - An Account Option for which the interest will be based on rates declared by the Company. The Basic Interest Account is comprised of Basic Interest Account Segments. The value of the Basic Interest Account is the sum of the values of those Segments plus any amount(s) pending application to a Basic Interest Account Segment.

BEGINNING DATE - The first Monthly Date for a Segment. The Beginning Date is reset on the Segment's Ending Date.

BENEFICIARY(IES) - The person(s) designated to receive all or a portion of the Net Death Benefit in the event of the Insured's death.

CAP - The maximum Index Change that can be used to determine the Excess Index Interest credited to an Index Account Segment. Each Index Account Segment may have a different Cap. Caps are declared by the Company at its discretion.

CASH SURRENDER VALUE - The amount available upon surrender. The Cash Surrender Value equals the Policy Value less any surrender charge and less any Indebtedness.

CURRENT INTEREST RATE - The rate at which interest will be credited to a Basic Interest Account Segment. Current Interest Rates are declared by the Company at its discretion. Different Current Interest Rates may apply to different Basic Interest Account Segments.

DEATH BENEFIT - An amount used to determine the Net Death Benefit. The Death Benefit section of this Policy explains how the Death Benefit is determined based on which Death Benefit Option is in effect. You may select either the Level or Increasing Death Benefit Option.

ENDING DATE - The date used to determine the ending value of a Segment. The Ending Date for a Segment is the last Monthly Date in its Segment Period and is the same date as the next Beginning Date. The Ending Date is reset at that time for the next Segment.

EXCESS INDEX INTEREST - Any interest credited to an Index Account Segment in excess of interest credited at the Index Account Guaranteed Minimum Interest Rate. Excess Index Interest, if any, will only be credited as of the Ending Date for the Segment.

GRACE PERIOD - The 61-day period within which You may prevent Your policy from Lapsing by paying all amounts due. The Policy will enter its Grace Period if we have not received sufficient premiums. See the Grace Period provision for details.

IMMEDIATE FAMILY - A person's spouse, child, brother, sister, parent, grandparent, or grandchild.

INDEBTEDNESS - All Policy loans, if any, and accrued loan interest.

INDEX - A securities index designated by us for use in calculating Excess Index Interest. This may include the Standard & Poor's 500[®] Composite Stock Price Index, Dow Jones Euro Stoxx, STOXX 50[®] Price Index, Hang Seng Index, or other widely published index. The current value of each Index is available by contacting us at our Administrative Office. Should the publication of an Index ever change in frequency or be discontinued, we will replace it with another appropriate widely published index, subject to any necessary prior regulatory

INDEX ACCOUNTS*

<u>Name of Index Account</u>	<u>Index Segment Period</u>	<u>Index</u>
Global Index Account	12 months	Standard & Poor's 500® Composite Stock Price Index Dow Jones Euro Stoxx STOXX 50® Price Index Hang Seng Index

* The Company may make additional Index Accounts available.

Excess Index Interest for an Index Account Segment as of its Ending Date is calculated as follows:

(a multiplied by b) minus c where:

a is: the Index Change

b is: the Segment's adjusted beginning value

c is: any interest previously credited to the Segment during the Segment Period at the Index Account Guaranteed Minimum Interest Rate.

The Segment's adjusted beginning value is determined as of the Segment's Beginning Date. We start with any value renewing from a prior Segment Period, after we have applied any Excess Index Interest for that period and deducted any Transfers from the Segment occurring at that time. Then we add any Net Premiums, loan repayments and Transfers applied to the Segment on its Beginning Date. Finally, we subtract the following activity occurring in the Segment during the Segment Period:

1. Any amounts deducted on account of partial withdrawals;
2. Any amounts transferred on account of Policy loans; and
3. One half of the amounts taken for Monthly Deductions.

The Excess Index Interest credited to an Index Account Segment will never be less than zero (0).

GLOBAL INDEX ACCOUNT – The Index Change for a Segment of the Global Index Account is calculated using the changes in the Index Values of Standard & Poor's 500® Composite Stock Price Index ("S&P 500®"), Dow Jones Euro Stoxx 50® Price Index ("ES 50") and Hang Seng Index, excluding dividends.

For each Segment, we determine the Index Values for each of these Indexes as of the Beginning and Ending Dates. If the S&P 500® is published for the applicable date, we use the value for that date. Otherwise, we use the next published value. For each of the ES Euro STOXX 50® and the Hang Seng Index, we use the value that is published on the next day after the applicable date on which both that Index and the S&P 500® are published.

The values we use are based on the following currencies:

S&P 500®: United States Dollars

ES Euro STOXX 50®: Euros

Hang Seng Index: Hong Kong Dollars

The Index Change is calculated as follows:

$$\text{Segment Index Change} = 50\% \text{ of A} + 30\% \text{ of B} + 20\% \text{ of C}$$

Where: A = The percentage change in value of the S&P 500® or ES Euro STOXX 50®, whichever is more favorable to You

B = The percentage change in value of the S&P 500® or ES Euro STOXX 50®, whichever is less favorable to You

C = The percentage change in value of the Hang Seng Index

The A, B and C components may be positive or negative, but the Index Change for a Global Index Account Segment is adjusted so that it will neither exceed the Cap nor be less than 0%.

CAP – A Cap will be declared for each Index Account Segment on or before its Beginning Date and each renewal thereof. The Cap will never be less than the Basic Interest Account Current Interest Rate as of the Beginning Date and as of each renewal. The Cap may change upon the renewal of a Segment and may differ between Index Account Segments. Once a Cap is declared for an Index Account Segment, it applies until its next Ending Date. The Company sets each Cap at its discretion and You will only be informed in writing of Your current Caps when You receive the Annual Report. At any other time, You may contact our Administrative Office to obtain information on the Caps in effect for this Policy.